



**Metropolitan Life Insurance Company**  
Group Variable Universal Life  
13045 Tesson Ferry Road, Mail Code A2-10  
St. Louis, MO 63128

**[Insert Recipient's Name]**

**DATE**

Insert Street Address  
Insert City, State, and Zip

Re: Data Breach Notification

Dear **Name**:

### **WHAT HAPPENED**

On November 9, 2017, a group life enrollment report was sent by a MetLife associate to two associates that are affiliated with a group life customer with which you are not employed.

### **WHAT PERSONAL INFORMATION WAS INVOLVED?**

The inadvertently disclosed email attachment contained your name, Social Security number and group life coverage election amounts.

### **WHAT WE ARE DOING**

We have arranged for you to enroll, at no cost to you, in an online three-bureau credit monitoring service (*My TransUnion Monitoring*) for one year provided by TransUnion Interactive, a subsidiary of TransUnion<sup>®</sup>, one of the three nationwide credit reporting companies.

### **WHAT YOU CAN DO**

Privacy laws do not allow us to register you directly. To enroll in this service, go to the TransUnion Monitoring website at **www.transunionmonitoring.com** and in the space labeled "Activation Code", enter this code: and follow the three steps to receive access to the credit monitoring service online within minutes.

If you do not have access to the Internet, you may enroll in a similar paper-based credit monitoring service via U.S. mail delivery, by calling the TransUnion Fraud Response Service's toll-free hotline at **1-855-288-5422**, and when prompted, enter this code: **697621** and follow the steps to enroll in the offline credit monitoring service.

You can sign up for the online or offline credit monitoring service anytime within the next **90 days**. Please note that credit monitoring services might not be available for individuals who do not have a credit file with TransUnion, an address in the United States or its territories, or a valid Social Security number. Enrolling in this service will not

affect your credit score.

Once you are enrolled, you will be able to obtain one year of unlimited access to your TransUnion credit report and credit score. The daily three-bureau credit monitoring service will notify you if there are any critical changes to your credit files at TransUnion®, Experian® or Equifax®, including fraud alerts, new inquiries, new accounts, new public records, late payments, changes of address and more. The service also includes up to \$1,000,000 in identity theft insurance with no deductible (policy limitations and exclusions may apply.)

You should also consider placing a "fraud alert" or "security alert" on your credit file. An alert helps warn creditors checking your file that recent fraudulent activity may have occurred or may occur later on. A potential creditor would then know to contact you before opening any new accounts. To place a fraud alert, contact the credit reporting agencies directly:

<b>Equifax</b>	<b>Experian</b>	<b>TransUnion</b>
PO Box 105851	PO Box 9532	PO Box 1000
Atlanta, GA 30348	Allen, TX 75013	Chester, PA 19016
888-766-0008	888-397-3742	800-680-7289
<a href="http://www.equifax.com">www.equifax.com</a>	<a href="http://www.experian.com">www.experian.com</a>	<a href="http://www.transunion.com">www.transunion.com</a>

When you place any type of fraud alert on your credit file, the credit reporting agencies will send you a free copy of your credit report. Look for accounts that are not yours, debts you do not owe, or any other inaccuracies (e.g., wrong social security number or home address). If you find an error, contact the credit reporting agency directly. By law, that credit reporting agency must investigate and respond. You should also monitor your financial statements for unauthorized activity. To learn more about identity theft, visit the Federal Trade Commission's "Your National Resource about Identity Theft" guidance materials at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft).

We determined that this is an isolated incident. You can rest assured that we take this situation seriously, and are taking steps to prevent this from happening again. This notification was not delayed due to a law enforcement investigation. We at MetLife remain committed to doing everything we can to protect your privacy.

If you have any questions about this situation, please call us Monday through Friday between 8 am – 8 pm EDT at 1-800-756-0124. We deeply regret any inconvenience caused by this incident.

Sincerely,

Mary Skaggs  
Assistant Vice President – Group Benefits

## **Free Credit Report Information**

Under federal law, you are also entitled to one free credit report once every 12 months from each of the three major nationwide credit reporting companies. To receive yours, call 1-877-322-8228 or make a request online at [www.annualcreditreport.com](http://www.annualcreditreport.com).

Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission recommends that you check your credit reports periodically. Victim information sometimes is held for use or shared among a group of thieves at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, call your local law enforcement agency and file a police report. Get a copy of the report; many creditors want the information it contains to absolve you of the fraudulent debts. You also should file a complaint with the Federal Trade Commission at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) or at 1-877-ID-THEFT (1-877- 438-4338). Your complaint will be added to the Federal Trade Commission's Identity Theft Data Clearinghouse, where it will be accessible to law enforcers for their investigations. Also visit the Federal Trade Commission's website at [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft) to review the comprehensive information available in the "*Taking Charge: What to Do if Your Identity is Stolen*" step-by-step guide. You may also call 1-877-438-4338 to request a free copy.